

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended) A method for making a payment to a payee on behalf of a payor, comprising:

receiving a payment request to pay a payee on behalf of a payor;

selecting, based upon the received payment request, one processing parameter from ~~a group of processing parameters consisting of~~ at least two of a speed of processing parameter, a cost of processing parameter, and a risk of processing parameter associated with completing the payment; and

effecting payment in accordance with the one selected processing parameter.

Claim 2 (original): The method of claim 1, wherein the one processing parameter is selected based upon at least one of i) the identity of the payor, ii) the identity of the payee, iii) an amount of the payment, iv) the identity of a consumer service provider with which the payor is associated, and v) information associated with one or more prior payments to the payee paid on behalf of the payor.

Claim 3 (currently amended): The method of claim 1, wherein each of the at least two processing parameterparameters is associated with a priority, and further comprising:

identifying the one of the at least two processing parameters ~~of the group of processing parameters~~ having a highest priorityof the associated priorities;

wherein the ~~one~~ selected one parameter is the ~~one~~ identified one parameter having the highest associated priority.

Claim 4 (currently amended): The method of claim 3, wherein:
the payment request is received by a payment service provider; and
an ~~the~~ associated priority of a ~~each of the at least two~~ processing parameter~~parameters~~ of the group of processing parameters is determined by at least one of i) the payor, ii) a consumer service provider with which the payor is associated, and ii) the payment service provider.

Claim 5 (currently amended): The method of claim 4, wherein:
the group of at least two processing parameters ~~consists of~~ include the speed of processing parameter, the cost of processing parameter, and the risk of processing parameter;

if the payor determines an ~~the~~ associated priority of a processing parameter, the payor determines a the associated priority of the speed of processing parameter and the associated priority of the cost of processing parameter, but not the associated priority of the risk of processing parameter;

if a consumer service provider determines an ~~the~~ associated priority of a processing parameter, the consumer service provider determines a the associated priority of each of the speed of processing parameter, cost of processing parameter, and risk of processing parameter; and

if the payment service provider determines ~~an~~the associated priority of a processing parameter, the payment service provider determines ~~at~~the associated -priority of each of the speed of processing parameter, cost of processing parameter, and risk of processing parameter.

Claim 6 (currently amended): The method of claim 3, wherein the payment request is received by a payment service provider, and further comprising:

determining if a consumer service provider associated with the payor has determined a the associated priority of each ~~processing parameter of the group of~~ the at least two processing parameters;

wherein, if it is determined that the consumer service provider has determined ~~at~~the associated priority of each of the at least two processing parameterparameters, the one identified processing parameter is the processing parameter having the highest priority as determined by the consumer service provider; and

wherein, if it is determined that ~~at~~the consumer service provider has not determined ~~at~~the associated priority of each of the at least two processing parameterparameters, the one identified processing parameter is the processing parameter having the highest priority as determined by the payment service provider.

Claim 7 (currently amended): The method of claim 6, wherein the ~~group of~~ at least two processing parameters ~~consists of~~include the speed of processing parameter, the cost of processing parameter, and the risk of processing parameter, and further comprising:

determining if the payor has determined the associated priority of the speed of processing parameter and the associated priority of cost of processing parameter;

wherein, if it is determined that the consumer service provider has determined a the associated priority of each processing parameter and that the payor has determined the associated priority of the speed of processing parameter and the cost of processing parameter, the one identified processing parameter is the processing parameter having the highest associated priority as determined by at least one of the consumer service provider and the payor; and

wherein, if it is determined that the consumer service provider has not determined a the associated priority of each processing parameter and that the payor has ~~established a~~ determined the associated priority of the speed of processing parameter and the cost of processing parameter, the one identified processing parameter is the processing parameter having the highest associated priority as determined by at least one of the payment service provider and the payor.

Claim 8 (currently amended): The method of claim 1, wherein each processing parameter ~~of the group of~~ of the at least two processing parameters is associated with a priority, and further comprising:

identifying the one of the group ~~of~~ at least two processing parameters having a highest of the associated priorities ~~priority~~;

determining those of a plurality of debit/credit combinations available to effect payment in accordance with the one identified processing parameter;

wherein, if only a ~~single one~~ of the plurality of debit/credit combinations is determined to be available, the selected processing parameter is the one identified processing parameter is ~~the selected processing parameter~~ and the payment is effected by the one debit/credit combination.

Claim 9 (currently amended): The method of claim 8, wherein each of the plurality of debit/credit combinations is associated with a rank for each ~~processing parameter of the group of~~ of the at least two processing parameters, and further comprising:

if more than one of the plurality of debit/credit combinations is determined to be available, identifying ~~the one of the more than one available debit/credit combinations~~ having a highest rank associated with the one identified processing parameter;

wherein the selected processing parameter is the one identified processing parameter is ~~the selected processing parameter~~ and the payment is effected by the one identified debit/credit combination.

Claim 10 (currently amended): The method of claim 9, wherein, if none of the more than one debit/credit combinations determined to be available ~~debit/credit combinations~~ is identified as having a highest rank associated with the one identified processing parameter having the highest priority, the selected processing parameter is a processing parameter other than the one identified processing parameter having the highest priority.

Claim 11 (original): method of claim 1, further comprising:

selecting a form of payment based upon the selected processing parameter;

wherein the payment is effected in the selected form.

Claim 12 (original): The method of claim 11, wherein the selected form of payment is one of i) a draft drawn on a deposit account associated with the payor, ii) a check drawn on a deposit account other than the payor deposit account, and iii) an electronic funds transfer drawn on a deposit account other than the payor deposit account.

Claim 13 (currently amended): A system for making a payment to a payee on behalf of a payor, comprising:

a communications interface configured to receive a payment request to pay a payee on behalf of a payor; and

a processor configured to i) select, based upon the received payment request, one processing parameter from ~~a group of processing parameters consisting of~~ at least two of a speed of processing parameter, a cost of processing parameter, and a risk of processing parameter associated with making the payment, and ii) to cause payment to be effected in accordance with the one selected processing parameter.

Claim 14 (original): The system of claim 13, wherein the one processing parameter is selected based upon at least one of i) the identity of the payor, ii) the identity of the payee, iii) an amount of the payment, iv) the identity of a consumer service provider with which the payor is associated, and v) information associated with one or more prior payments to the payee paid on behalf of the payor.

Claim 15 (currently amended): The system of claim 13, wherein:
each of the at least two processing parameter~~s~~parameters is associated with a
priority;

the processor is further configured to i) identify ~~the one of the~~ at least two
processing parameters ~~of the group of processing parameters having a highest priority of~~
the associated priorities, and ii) select the one identified parameter having the highest
associated priority.

Claim 16 (currently amended): The system of claim 15, wherein:
the payment request is received by a payment service provider; and
~~an~~the associated priority of a ~~processing parameter of the group of~~ each of the at
least two processing parameters is determined by at least one of i) the payor, ii) a
consumer service provider with which the payor is associated, and ii) the payment service
provider.

Claim 17 (currently amended): The system of claim 16, wherein:
the ~~group of~~ at least two processing parameters ~~consists of~~ includes the speed of
processing parameters, the cost of processing parameter, and the risk of processing
parameter;

if the payor determines ~~an~~the associated priority of a processing parameter, the
payor determines ~~a~~the associated priority of the speed of processing parameter and the
associated priority of cost of processing parameter, but not the associated priority of the
risk of processing parameter;

if a consumer service provider determines ~~an~~the associated priority of a processing parameter, the consumer service provider determines ~~at~~the associated priority of each of the speed of processing parameter, cost of processing parameter, and risk of processing parameter; and

if the payment service provider determines ~~an~~the associated priority of a processing parameter, the payment service provider determines ~~at~~the associated priority of each of the speed of processing parameter, cost of processing parameter, and risk of processing parameter.

Claim 18 (currently amended): The system of claim 15, wherein:

the payment request is received by a payment service provider;

the processor is further configured to determine if a consumer service provider associated with the payor has determined ~~at~~the associated priority of each ~~processing parameter of the group of~~the at least processing parameters;

if it is determined that ~~at~~the consumer service provider has determined ~~at~~the associated priority of each ~~of the at least two processing parameter~~parameters, the one identified processing parameter is the processing parameter having the highest priority as determined by the consumer service provider; and

if it is determined that ~~at~~the consumer service provider has not determined a priority of each ~~of the at least two processing parameter~~parameters, the one identified processing parameter is the processing parameter having the highest priority as determined by the payment service provider.

Claim 19 (currently amended): The system of claim 18, wherein:

~~the group of~~ at least two processing parameters ~~consists of~~include the speed of processing parameter, the cost of processing parameter, and the risk of processing parameter;

the processor is further configured to determine if the payor has determined at the associated priority of the speed of processing parameter and the cost of processing parameter;

if it is determined that at the consumer service provider has determined at the associated priority of each processing parameter and that the payor has determined a the associated priority of the speed of processing parameter and the cost of processing parameter, the one identified processing parameter is the processing parameter having the highest associated priority as determined by at least one of the consumer service provider and the payor; and

if it is determined that the consumer service provider has not determined at the associated priority of each processing parameter and that the payor has established at the associated priority of the speed of processing parameter and the cost of processing parameter, the one identified processing parameter is the processing parameter having the highest associated priority as determined by at least one of the payment service provider and the payor.

Claim 20 (currently amended): The system of claim 13, wherein:

~~each processing parameter of the group of~~ the at least two processing parameters is associated with a priority;

the processor is further configured to i) identify the one of the at least two group of processing parameters having a highest ~~priority~~of the associated priorities, and ii) determine those of a plurality of debit/credit combinations available to effect payment in accordance with the one identified processing parameter; and

if only a single one of the plurality of debit/credit combinations is determined to be available, the selected processing parameter is the one identified parameter ~~is the selected processing parameter~~ and the payment is effected by the one debit/credit combination.

Claim 21 (currently amended): The system of claim 20, wherein:

each of the plurality of debit/credit combinations is associated with a rank for each processing parameter of the group of the at least two processing parameters;

the processor is further configured to, if more than one of the plurality of debit/credit combinations is determined to be available, identify the one of the more than one available debit/credit combinations having a highest rank associated with the one identified processing parameter; and

the selected processing parameter is the one identified processing parameter ~~is the selected processing parameter~~ and the payment is effected by the one identified debit/credit combination.

Claim 22 (currently amended): The system of claim 21, wherein, if none of the more than one debit/credit combination determined to be available ~~debit/credit combinations~~ is identified as having a highest rank associated with the one identified

processing parameter having the highest priority, the selected processing parameter is a processing parameter other than the one identified processing parameter having the highest priority.

Claim 23 (original): The system of claim 13, wherein:

the processor is further configured to i) select a form of payment based upon the selected processing parameter, and ii) cause the payment to be effected in the selected form; and

the selected form of payment is one of i) a draft drawn on a deposit account associated with the payor, ii) a check drawn on a deposit account other than the payor deposit account, and iii) an electronic funds transfer drawn on a deposit account other than the payor deposit account.